



Transaction Dispute Form 爭議交易申請表格

To 致 : Livi Bank Limited ("livi") - Transaction Dispute Handling Team 爭議交易處理組

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Card Number 卡號碼

(Only applicable to Livi Debit Mastercard and Livi PayLater Mastercard
只適用於 Livi Debit Mastercard 及 Livi PayLater Mastercard)

Cardholder Name 持卡人姓名

Contact No 聯絡電話

Important Note 重要提示

- To enable us to handle your dispute request more efficiently, please contact LiviCare at (852)2929 2998 before submitting the Transaction Dispute Form. 為更有效地處理你的爭議交易個案，請於遞交表格前致電(852)2929 2998 與 LiviCare 聯絡以便跟進。
- As Livi would need to first process your application, requests have to be submitted within 60 calendar days of the statement issue date. 因處理需時，申請須於結單發出日期後的 60 天內提出。

Transaction Information 交易資料 (Please use separate sheet if necessary. 如有需要，請另加紙張。)

| Transaction Date 交易日期 | Merchant Name 商戶名稱 | Transaction Amount/Currency 交易金額/貨幣 | Disputed Amount/Currency 爭議金額/貨幣 |
|--------------------------|-----------------------|--|-------------------------------------|
| | | | |
| | | | |

Dispute Reason 爭議原因 (Please ✓ in the appropriate box 請在適當之方格內填上✓)

After examining the above transaction(s), I am writing to dispute it/them for the following reason: 在詳細檢閱以上交易後，本人基於下列理由對交易提出爭議：

Unauthorised transaction 未經授權的交易
I certify that the above transaction(s) neither made nor authorised by me and did not receive any goods or services or value represented by the above transaction(s). My card was in my possession at the time of the disputed transaction(s). 本人保證沒有參與或授權以上交易，亦沒有收取上述交易中的貨物或提供之服務。當上述質疑交易發生時，本人仍然持有相關卡。

Incorrect transaction amount/currency 交易金額/貨幣不符
I only authorized the transaction amount of _____ (Amount/Currency) instead of _____ (Amount/Currency). 本人授權簽賬交易原為 _____ (金額/貨幣)，而不是 _____ (金額/貨幣)。
Enclosed is a copy of the sales slip showing the correct amount/currency. 現附上顯示正確金額/貨幣之購物單據副本。

Duplicated billing 重複誌賬
I did not authorize for the above transaction(s). I only authorized _____ transaction(s) of _____ (Amount/Currency) at the merchant on _____ (Date). 本人沒有簽署上述交易，並只於 _____ (日期) 在商戶授權進行 _____ 項交易，交易金額為 _____ (金額/貨幣)。
Enclosed is a copy of the sales slip. 現附上購物單據之副本。

Paid by other means 已用其他方法付款
I paid the above transaction(s) other means. 本人已用其他方式支付上述交易。
Enclosed is a copy of the respective receipt, invoice or statement. 現附上有關證明文件，如收據、發票或月結單副本。

Merchant agreed to refund but such is not received 商戶已同意退款但無法收到有關款項
I have received a refund receipt(s) from the merchant. However, no credit was posted to my account. 本人持有商戶提供的退款證明單據，但本人至今仍未收到商戶的退款。
Enclosed a credit slip copy. 現附上退款單副本。

Merchant claimed the payment failed but my account has still been charged 商戶表示交易失敗，但本人的賬戶仍被誌賬
I enclose a credit slip copy as evidence. 本人現附上退款單副本以作證明。

Cancelled recurring transaction 已取消的自動轉賬
The Direct Debit Authorization in relation to the above transaction(s) has been terminated upon my request since _____ (Date), but such merchant has not followed my instruction. 上述交易所涉及的自動轉賬服務本人經已於 _____ (日期) 正式取消，但該商戶未有按照本人指示辦理。
Enclosed is a copy of the cancellation notification/confirmation letter from the merchant/credit slip. 現附上取消通知/確認信副本/退款證明單據副本。

Goods and/or service received is not as described 貨物/服務與描述不符
I have received the goods/ service on _____ (Date). However, the goods/ service was not as described as the one I purchased/ ordered from the merchant and it could not be accepted: _____ (please specify the reason). 本人已於 _____ (日期) 收到的貨品/服務。但是，該貨品/服務與本人於商戶購買/預訂的貨品/服務有不同，且該不同之處不能被接受： _____ (請註明原因)。
Enclosed is a copy of the sales slip. 現附上購物單據之副本。

Goods and/or service not received but are paid for 未收到已付款的商品/服務 (Applicable to the merchant ceased the operation 適用於已結束營運的商戶)
The above merchant is unable or unwilling to provide /I have not received the goods/service that I ordered on _____ (Date) with expected delivery goods/service provided on or by _____ (Date). 上述商戶無法或不願意向本人提供/本人仍未收到於 _____ (日期) 所訂購之貨品/服務，而本人應於 _____ (日期) 收到該貨品/服務。
Enclosed is a copy of the sales slip. 現附上購物單據之副本。

Others 其他備註

I certify that I have attempted to resolve the dispute with the Merchant but failed. 本人已嘗試與商戶商討，但仍未能解決此爭議。

Cardholder's Signature 持卡人簽署

Date 日期



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Important Notes 注意事項

- Please note that dispute request for the following transaction types is not accepted. You should contact the merchant and try to resolve the dispute with the merchant. 請注意，下列交易類別不接受爭議交易申請。你應聯絡商戶並嘗試與商戶解決爭議。
 - Octopus Automatic Add Value Service (AAVS) auto-reload transaction 八達通自動增值服務的自動增值交易
 - Interest-free Merchant Instalment Transaction (Except Merchant Ceased Operation) 商戶免息分期交易（商戶結束營運除外）
 - Online Transaction with One-Time-Password authentication (use Unauthorised Transaction as the dispute reason) 以一次性驗證碼認證的網上交易（以未經授權的交易為爭議原因）
 - e-Wallets include but not limited to Apple Pay, Samsung Pay, Alipay, WeChat Pay, Since the transaction is authenticated, the liability would be on the Cardholder (use Unauthorised Transaction as the dispute reason) 電子銀包包括但不限於 Apple Pay, Samsung Pay, 支付寶, 微信支付, 因交易已被驗證, 責任則於持卡人（以未經授權的交易為爭議原因）
- When submitting the Transaction Dispute Form, you shall gather and submit the required supporting documents. The time limit for submitting the required supporting documents or any additional documents is within 14 days from the date of dispute application. 遞交爭議交易申請時, 你需要整理及提交所需的證明文件。所需證明文件或任何額外文件的繳交時限為爭議交易申請日起計 14 天內。
- Each dispute reason has respective processing deadline, the below table is strictly for reference only and guidelines from card associations may change from time to time and without prior notice. 每項爭議原因都有各自的處理期限, 以下的列表僅供參考, 卡組織的指引可能會不時更改而恕不另行通知。

| Dispute Reason 爭議原因 | Supporting Documents 證明文件 | Processing Time (MasterCard) 處理期限 (萬事達卡) |
|--|--|---|
| Incorrect transaction amount/currency 交易金額/貨幣不符 | <ul style="list-style-type: none"> Sales slip showing the correct amount/currency 購物單據以顯示正確金額/貨幣 Sales slip and/or receipt showing incorrect amount/currency billed 購物單據及/或收據以證明交易金額/貨幣不符 Supporting document proving the original/agreed transaction currency 證明文件以證明原有/已同意的交易貨幣 Proof of dispute raised with the merchant 與商戶的爭議證明 | Within 90 days from the transaction processing date 於交易清算日起計 90 天內 |
| Duplicated billing 重複誌賬 | <ul style="list-style-type: none"> Sales slip and/or receipt 購物單據及/或收據 Proof of dispute raised with the merchant 與商戶的爭議證明 | Within 90 days from the transaction processing date 於交易清算日起計 90 天內 |
| Paid by other means 已用其他方法付款 | <ul style="list-style-type: none"> Sales slip and/or receipt 購物單據及/或收據 Proof of transaction paid by other means 已用其他方法支付的交易證明 Proof of dispute raised with the merchant 與商戶的爭議證明 | Within 120 days from the transaction processing date 於交易清算日起計 120 天內 |
| Merchant agreed to refund but such is not received 商戶已同意退款但無法收到有關款項 | <ul style="list-style-type: none"> Credit slip issued by the merchant 商戶發出的退款單 Proof of dispute raised with the merchant 與商戶的爭議證明 | Within 120 calendar days from the date on the credit documentation, or the date the service was cancelled, or the goods were returned 退款單據顯示的日期、服務取消的日期或貨物退回的日期起 120 天內 |
| Merchant claimed the payment failed but I have still been charged 商戶表示交易失敗，但本人仍誌賬 | <ul style="list-style-type: none"> Credit slip issued by the merchant 商戶發出的退款單 Proof of failed payment 付款失敗的證明 Proof of dispute raised with the merchant 與商戶的爭議證明 | <ul style="list-style-type: none"> Within 120 calendar days from the transaction processing date; OR 交易清算日起 120 天內；或 For cancelled goods/ services, within 120 days from the date cardholder received or expected to receive the merchandise or services but not exceeding 540 calendar days from the transaction processing date 若貨物/服務已取消，則於持卡人收到或預期收到貨物/服務的日期起 120 天內但不超過交易清算日起的 540 天 |
| Cancelled recurring transaction 已取消的自動轉賬 | <ul style="list-style-type: none"> Cancellation notification/ confirmation letter 取消通知/確認信 Credit slip issued by the merchant 商戶發出的退款單 Proof of dispute raised with the merchant 與商戶的爭議證明 | Within 120 days from the transaction processing date 於交易清算日起計 120 天內 |
| Goods and/or service received is not as described 貨物/服務與描述不符 | <ul style="list-style-type: none"> Sales slip and/or receipt 購物單據及/或收據 Details of what was not as described 商品/服務與描述不同的詳情 Proof of dispute raised with the merchant 與商戶的爭議證明 | <ul style="list-style-type: none"> Within 120 calendar days from the transaction processing date; OR 交易清算日起 120 天內；或 Within 120 calendar days from the delivery date of the goods/ service, but not exceeding 540 calendar days from the transaction processing date 收到貨物/服務的日期起 120 天內但不超過交易清算日起的 540 天 |
| Goods and/or services not received but are paid for 未收到已付款的商品/服務 | <ul style="list-style-type: none"> Sales slip and/or receipt to show the goods and/ or services are not yet received 購物單據及/或收據以證明商品/服務仍未收到 Invoice showing expected delivery date and location/ expected date and location of service 發票以證明送貨或取貨時間及地點/服務使用之時間及地點 Proof of dispute raised with the merchant 與商戶的爭議證明 | <ul style="list-style-type: none"> Within 120 calendar days from the transaction processing date; OR 交易清算日起 120 天內；或 Within 120 calendar days from the delivery date of the goods/ service, but not exceeding 540 calendar days from the transaction processing date 收到貨物/服務的日期起 120 天內但不超過交易清算日起的 540 天 |
| Merchant close-down 商戶終止業務 | <ul style="list-style-type: none"> Sales slip and/or receipt to show the goods and/ or services are not yet received 購物單據及/或收據以證明商品/服務仍未收到 Notice of cessation of business/ proof of merchant unable or unwilling to provide goods and/ or services 商戶的結業通知/商戶未能提供商品/服務的證明 Proof of dispute raised with the merchant 與商戶的爭議證明 | <ul style="list-style-type: none"> Within 120 calendar days from the delivery date of the goods/service; OR 收到貨物/服務的日期起 120 天；或 Within 120 calendar days from the date which cardholder was first made aware that the services would not be provided (e.g. merchant close-down date) but not exceeding 540 calendar days from the transaction processing date 持卡人首次知道商戶不會提供服務的日期（例如商戶關閉日期）起 120 天內但不超過交易清算日起的 540 天 |
| Unauthorised transaction 未經授權的交易 | <ul style="list-style-type: none"> Documents required are subject to a case-by-case basis 所需的文件就個別案件而不同 | Within 120 days from the transaction processing date 於交易清算日起計 120 天內 |

- Once we receive your transaction dispute application, we will assist you by raising chargeback request against the merchant acquirers on your behalf. If the merchant acquirers or merchant accept a chargeback request and issue a refund for the transaction, we will return the money to you accordingly. 收到你提交的爭議申請後, 我們將代表你就有關交易向商戶的收單機構提出爭議, 並要求退款。若商戶或其收單機構接納我們的要求並退還該筆交易金額, 我們將向你退回相關款項。
- Upon receiving all relevant documents, the processing time of the dispute generally takes approximately 60 to 90 days, depending on the complexity of the dispute. We may contact you to obtain additional documents or follow up, if required. 在收取所有相關證明文件後, 爭議交易的處理時間一般需要大約 60 至 90 天, 具體視乎爭議的複雜程度而有不同。如有需要, 我們有可能會聯絡你以獲取額外文件或以作跟進。
- If the dispute is successful, the refunded amount will be credited into your livi account. We reserve the right to charge a handling fee of HKD 50 per transaction if the dispute is found invalid after the investigation. 如果爭議申請成功, 退回款項將會存入你的 livi 賬戶。如經調查後, 相關的交易爭議被確認為無效, 我們保留收取每項交易港幣 50 元手續費的權利。
- If we suspend or waive your payment obligation or return any fund to you upon your making this application, and if the dispute is found invalid after the investigation, you shall make such payment or re-pay such fund immediately at our demand and indemnify us against any loss and expense that we may have incurred therefrom. 若我們因你提交本申請而暫停或取消你的付款義務或向你退回任何款項, 而經調查後相關的交易爭議被確認為無效, 你須在我們要求時立即做出該等付款或重新支付該等款項, 並就我們因之引致的任何損失及費用彌償我們。